

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Amy L Koval  
Debtor

Case No. 15-00477-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db +Amy L Koval, 103 Freedom Ave, New Freedom, PA 17349-9754  
4602902 Bureau Of Account Mana, Bureau Of Account, Camp Hill, PA 17011  
4657645 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
4614574 M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508  
4621016 +Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  
4621017 +Paypal/Pay Me Later, PO Box 5138, Lutherville Timonium, MD 21094-5138  
4602899 +York Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4602906 EDI: CITICORP.COM Mar 14 2018 22:48:00 Childrens Place/Citicorp Credit Services,  
Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195  
4602903 +EDI: CAPITALONE.COM Mar 14 2018 22:48:00 Cap One, Po Box 5253,  
Carol Stream, IL 60197-5253  
4602904 +EDI: CAPITALONE.COM Mar 14 2018 22:48:00 Cap1/boscov, 26525 N Riverwoods Blvd,  
Mettawa, IL 60045-3440  
4649829 EDI: BL-BECKET.COM Mar 14 2018 22:48:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4641933 +EDI: BASSASSOC.COM Mar 14 2018 22:48:00 Cavalry Spv 1, LLC, c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
4602905 +EDI: CHASE.COM Mar 14 2018 22:48:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
4602907 +EDI: WFNNB.COM Mar 14 2018 22:48:00 Comenity Bank/lnbryant, 4590 E Broad St,  
Columbus, OH 43213-1301  
4602908 +EDI: RMSC.COM Mar 14 2018 22:48:00 GECRB/Lowes, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
4602909 EDI: RMSC.COM Mar 14 2018 22:48:00 GECRB/Old Navy, Attn: Bankruptcy, Po Box 130104,  
Roswell, GA 30076  
4602910 +EDI: RMSC.COM Mar 14 2018 22:48:00 GECRB/Sams Club, Gecrb/Sams Club, Po Box 103104,  
Roswell, GA 30076-9104  
4602911 +EDI: CBSKOHLS.COM Mar 14 2018 22:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
4602912 E-mail/Text: camanagement@mtb.com Mar 14 2018 18:47:49 M & T Bank, Attn: Bankruptcy,  
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221  
4602913 +E-mail/Text: bankruptcynotices@psecu.com Mar 14 2018 18:48:06 P S E C U,  
Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
4602901 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 14 2018 18:47:52 PA Department of Revenue,  
Department 280946, Attention: Bankruptcy Division, Harrisburg, PA 17128-0001  
4662345 EDI: PRA.COM Mar 14 2018 22:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4628995 EDI: Q3G.COM Mar 14 2018 22:49:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4602914 +EDI: RMSC.COM Mar 14 2018 22:48:00 Syncb/toysrusdc, Po Box 965005,  
Orlando, FL 32896-5005  
4602900 +E-mail/Text: kcm@yatb.com Mar 14 2018 18:47:44 York Adams Tax Bureau, 1405 N. Duke Street,  
PO Box 15627, York, PA 17405-0156  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Dawn Marie Cutaia on behalf of Debtor 1 Amy L Koval dmcutaia@gmail.com,  
cutaialawecf@gmail.com/r46159@notify.bestcase.com  
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Amy L Koval  
First Name   Middle Name   Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name   Middle Name   Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:15-bk-00477-HWV**

Social Security number or ITIN **xxx-xx-1533**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy L Koval

By the  
court:

March 14, 2018



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**